

Benefits News Briefing: March 1, 2012

- New Latitude Health Plan for FY 2013
- Complete Your Health Assessment Before March 31, 2012
- Schedule Your Health Screening for FY 2012
- New Bundled Payments and Facilities Added to Save Members Money
- Member Savings for MRI and CT Scans at Black Hills Surgical Hospital
- Food Facts
- Every Step. Every Person. Walk MS 2012.
- Contact Information

New Latitude Health Plan for FY 2013

Posted: March 1, 2012

As we begin preparing for FY 2013, there will be changes to the health insurance plans. Recently, you received information about plan changes and some new requirements that need to be completed by March 31, 2012 (before annual enrollment begins in May).

Latitude Health Plan Guide

- To read specific information about the Latitude Health Plan, [click here](#).

Latitude Health Plan DDN Sessions

If you have questions about the Latitude Health Plan, attend a Digital Dakota Network (DDN) session. The DDN video conference sites are "two way sites" which will allow you to ask the presenter questions and hear answers to your specific questions.

- To view the DDN schedule, [click here](#).

Important proposed elements to mention for FY 2013 include:

- No increase to dependent health premiums for active employees.
- Continue to offer three health plan options:
 - The current \$300 Deductible Plan will change to a \$500 Deductible Plan (Latitude Health Plan), with no change to the maximum out-of-pocket expenses for members.
 - The \$1,000 Deductible Plan remains essentially the same with the addition of some copayments.
 - The \$2,000 Deductible Plan will be reduced to a \$1,800 Deductible Health Savings Account eligible plan.
- The \$500 Deductible Plan would be modified and renamed the Latitude Health Plan, which will be designed to help members improve their own health and help manage rising costs.
 - To qualify for the Latitude Health Plan for FY 2013, you and your covered spouse must complete the Health Assessment between January 1, 2012, and March 31, 2012.
 - If you and your covered spouse choose not to complete the Health Assessment, you will be limited to the \$1,000 or \$1,800 Deductible Plans during the enrollment cycle in May 2012; the \$500 Deductible plan would not be an option available to you. This is a significant change from previous years because you and your covered spouse were not required to complete the Health Assessment during this limited time period.

Complete Your Health Assessment Before March 31, 2012

Posted: March 1, 2012

Currently, 7,549 employees and covered spouses have completed their Health Assessment for FY 2013. If you haven't completed the Health Assessment, there is still time. Employees and spouses covered by the Health Plan must complete the Health Assessment between now and March 31, 2012, to be eligible for the Latitude Health Plan. The Latitude Health Plan will be the lowest health plan deductible (proposed \$500 Deductible Plan) option in FY 2013 (July 1, 2012 - June 30, 2013).

After completing the Health Assessment, you will receive a call from a health advisor who will share insight about your Health Assessment results. The Health Advising call is voluntary and confidential, and provided as a service to members.

Newly hired employees should complete the Health Assessment upon receipt of their health insurance ID card.

To get started:

- Go to <http://www.LiveForLife.net/hfit/sd>
- Click the login button on the left navigation
- Click New Visitors Click Here! if you are a first time user.
- If you are not a first time user, enter your user name and password.

Your user name is comprised of the following:

Using your DAKOTACARE ID card, enter the Identification # (9 digits) + the 2-digit number before your name (written as 01, 02, etc.).

If you need assistance with your password, call 877.573.7347, option 3, option 1.

Schedule Your Health Screening for FY 2012

Posted: March 1, 2012

Don't forget to schedule your FY 2012 Health Screening. To view the full Health Screening Schedule, [click here](#).

The following locations still have appointments available:

- Redfield – March 6 and 7
- Mobridge – March 8
- Mitchell – March 12
- Custer – March 13
- Springfield – March 14

Health Plan Members who may take advantage of a free Health Screening include:

- State employees and their covered spouses,
- COBRA participants and their covered spouses, and
- Retirees and their covered spouses under the age of 65.

Your Health Screening includes:

- cholesterol (total, HDL, LDL, triglycerides)
- blood pressure
- resting heart rate
- blood glucose
- body mass index

Members who attend a Health Screening will receive a \$50 non-taxable Health Screening incentive. This incentive is placed in a Health Reward and Wellness Account with DAKOTACARE. Members may receive the \$50 incentive by submitting a Claim Form (<http://benefits.sd.gov/Files/2011/forms/ClaimForm0111.pdf>) along with a copy of a claim/Explanation of Benefits showing the member incurred out-of-pocket expenses.

To Register:

- Log onto <https://apps.sanfordhealth.org/sdscheduler/login.aspx>;
- Email healthscreens@sanfordhealth.org; or
- Call Sanford Health at 605.328.1653.

New Bundled Payments and Facilities Added to Save Members Money

Posted: March 1, 2012

In the past, members paid multiple bills for anesthesia, facility fees, and physician charges for certain elective outpatient procedures. The South Dakota State Employee Health Plan, working in partnership with providers, now offers bundled payments for certain outpatient procedures.

What is a Bundled Payment?

A bundled payment is a payment structure in which facilities treating the same or related conditions charge one price for a single occurrence of care. A single occurrence of care includes most charges and services including anesthesia, facility fees, physician charges, surgery charges, and follow up care within a limited time.

For example, instead of a surgical procedure generating multiple claims and fees from several providers, the entire medical team and facility receives compensation with a single bundled payment.

Previously, members paid an average of \$1,400 - \$1,600 in copayments and coinsurance fees for anesthesia, facility fees, and physician services associated with elective surgery. With bundled payments, members enrolled in the \$300 Deductible/Copay and \$1,000 Deductible Plans pay a copayment of \$500 to cover all of those services and the copayment applies to the out-of-pocket maximum.

Bundled payments encourage doctors, hospitals, and other health care providers to work together to better coordinate care for patients both when they are in the outpatient facility and after they go home.

What are the advantages of a Bundled Payment?

Advantages of bundled payments include:

- Lowering cost for Members
- Assigning one copayment per occurrence of care
- Eliminating multiple claims / Explanation Of Benefits (EOB)
- Creating financially beneficial locations and providers for elective outpatient procedures
- Maintaining a high level of care quality

Will members on the \$300 Deductible/Copay and \$1,000 Deductible Plans really pay only \$500?

Yes. As a member, you can expect the following:

- Deferral of Deductible for \$300 Deductible and \$1,000 Deductible Plans for bundled payment procedure
- \$500 fee
- Deferral of coinsurance for bundled payment procedure (see chart below)

<u>Bundled Payments</u>	\$300 Deductible/Copay	\$1,000 Deductible
Deductible	Deferred	Deferred
Copayment	\$500	\$500
Coinsurance	Deferred	Deferred

Members must verify CPT codes with providers or contact Health Management Partners (HMP) for assistance at 877.573.7347, option 5. Watch for more outpatient procedures in the future.

What does Deferral of Deductible and Coinsurance mean?

Deferral of deductibles and coinsurance means that after the bundled payment procedure is completed and you pay the \$500 fee, you will need to continue your deductible and coinsurance amounts for other medical care not related to the bundled payment procedure. The \$500 fee for the bundled payment procedure will apply to your out-of-pocket maximum for the year.

Could there be additional charges that the \$500 Copayment does not cover?

In most cases, patients in good health prior to surgery will not have any additional charges. Visit with your provider prior to the surgery to determine if you are in good health and able to receive the bundled payment procedure. Call HMP at 877.573.7347, option 5 for more information.

What facilities offer bundled services?

Bundled Payments at Sioux Falls Specialty Hospital

Procedure	CPT Codes	Facility
Breast Excision/Reconstruction	19101, 19120, 19125, 19301, 19302, 19303, 19305, 19318, 19350, 19370, 19371	Sioux Falls Specialty Hospital
Arthroscopy of Shoulder	29806, 29807, 29822, 29824, 29826, 29827	Sioux Falls Specialty Hospital
Arthroscopy of Knee	29870, 29874, 29875, 29876, 29877, 29879, 29880, 29881, 29882, 29883, 29884, 29885, 29886, 29887, 29888, 29889	Sioux Falls Specialty Hospital
Nasal/Sinus Endoscopy	31254, 31255, 31256, 31267, 31276, 31287, 31288	Sioux Falls Specialty Hospital
Bronchoscopy	31622, 31623, 31624, 31625, 31628, 31629, 3635, 31643	Sioux Falls Specialty Hospital
Tonsillectomy	42820, 42821, 42825, 42826	Sioux Falls Specialty Hospital
Upper GI	43235, 43239, 43242, 43244, 43245, 43246, 43247, 43248, 43249, 43250, 43251, 43258, 43259	Sioux Falls Specialty Hospital
Colonoscopy (medically necessary)	45378, 45380, 45382, 45383, 45384	Sioux Falls Specialty Hospital
Cholecystectomy	47579, 47562, 47563	Sioux Falls Specialty Hospital
Hernia Repair	49505, 49650	Sioux Falls Specialty Hospital
Hysteroscopy	58558	Sioux Falls Specialty Hospital
Neuroplasty	64718, 64719, 64721	Sioux Falls Specialty Hospital
Cataract	66984	Sioux Falls Specialty Hospital
Tympanostomy	69436	Sioux Falls Specialty Hospital
Laparoscopy-Oviduct/Ovary	58550, 58660, 58661, 58662	Sioux Falls Specialty Hospital

Bundled Payments at Black Hills Surgical Hospital

Procedure	CPT Codes	Facility
Back Surgery	63030, 63042, and 63047	Black Hills Surgical Hospital

What do I need to know about CPT Codes?

Elective procedures performed at facilities are billed by numbers, referred to as CPT codes. The CPT codes on a bill tell DAKOTACARE how much to pay. If the code for the service you need is not listed above, it will not be paid as a bundled payment. It is important for you, the member and consumer, to confirm that the procedure you are receiving is included in one of the CPT codes listed above.

If I need help understanding whether my procedure and provider is covered under the bundled agreements, who can I talk to?

Right now, call Health Management Partners (HMP), our managed care partner, to help you determine if your medical procedure falls into the bundled procedures. You may contact them at 877.573.7347, option 5. In the near future, your benefits program will be offering enhanced customer service to assist you in answering your questions.

Are these the only facilities I can use for these procedures?

No. The State has contracts with many other high quality facilities in South Dakota. All of them provide favorable pricing to our members and your health plan. However, at this time, these facilities offer our members a unique pricing option that provides you, the consumer, a choice to reduce your out-of-pocket expenses.

Will there be other types of procedures included in the future?

Yes. We will notify members of additional bundled payment procedures using the benefits newsletter. Members are consumers of all types of services, including medical care. If you are cost conscious, you need to know there are alternatives available. You have the choice to receive a procedure at a facility offering bundled payments and save money.

Member Savings for MRI and CT Scans at Black Hills Surgical Hospital

Posted: March 1, 2012

Effective November 16, 2011, members can save money on MRI and CT scans at Black Hills Surgical Hospital.

Coverage under the \$300 Deductible/Copay Plan at Black Hills Surgical Hospital includes:

- MRI scan
 - \$300 Deductible – deferred
 - \$200 copayment - deferred
 - Coinsurance – 25% of radiology reading fees
- CT scan
 - \$300 Deductible - deferred
 - \$100 copayment - deferred
 - Coinsurance – deferred for both the CT scan and radiology reading

Coverage under the \$1,000 Deductible Plan at Black Hills Surgical Hospital includes:

- MRI scan
 - \$1,000 Deductible - deferred
 - Coinsurance – 25% of radiology reading fees
- CT scan
 - \$1,000 Deductible - deferred
 - Coinsurance – deferred for both the CT scan and radiology reading

The deductible is deferred for the above procedures only when performed at Black Hills Surgical Hospital.

\$2,000 Deductible Plan:

- This does not apply to Members covered under the \$2,000 Deductible Plan.

Food Facts

Posted: March 1, 2012

Facts provided by: Jeff Luther, MD State Plan Medical Director

Fat: The Good and the Bad

A study conducted in Spain reported that consumption of both polyunsaturated fatty acids (found in nuts, seeds, fish, and leafy green vegetables) and monounsaturated fatty acids (found in olive oil, avocados, and nuts) decreases the risk for depression over time. However, there were clear dose-response relationships between dietary intake of trans fats and depression risk, whereas other data support an association between trans fats and ischemic stroke risk. Trans fats are found extensively in processed foods, including many commercial chocolates. A deficiency in polyunsaturated fatty acids can cause attention deficit/hyperactivity disorder in children.

What Not to Eat?

Saturated fats and refined carbohydrates have highly detrimental effects on the immune system, oxidative stress, and neurotrophins, all factors that may play a role in depression. The study by Akbaraly and colleagues cited previously showed that a diet rich in high-fat dairy foods and fried, refined, and sugary foods significantly increases risk for depression. Similar findings were seen in another study from Spain, showing that intake of such foods as pizza and hamburgers increased the risk for depression over time, and in another study, women with a diet higher in processed foods were more likely to have clinical major depression or dysthymia.

Medical research published last year also showed for the first time that quality of adolescents' diets was linked to mental health: Healthier diets were associated with reduced mental health symptoms and unhealthy diets with increased mental

health symptoms over time. Excess salt intake has been long known to increase blood pressure and stroke risk; however, recent data also correlate high salt intake, as well as diets high in trans or saturated fats, with impaired cognition.

Brewed Awakening: Coffee for Depression and Stroke

The world's most widely used stimulant might do more than just wake us up: A 2011 meta-analysis found that consumption of 1-6 cups of coffee a day cut stroke risk by 17%. Although it may increase blood pressure, coffee beans contain antioxidant compounds that may reduce oxidation of low-density lipoprotein cholesterol, and coffee consumption has also been associated with increased insulin sensitivity and reduced concentrations of inflammatory markers. Another 2011 study reported that women who drink 2-3 cups of coffee per day have a 15% decreased risk for depression, compared with those who drink less than 1 cup per week. A 20% decreased risk was seen in those who drank 4 cups or more. The short-term effect of coffee on mood may be due to altered serotonin and dopamine activity, whereas the mechanisms behind its potential long-term effects on mood may relate to its antioxidant and anti-inflammatory properties, both factors that are thought to play a role in depressive illnesses.

Every Step. Every Person. Walk MS 2012.

Posted: March 1, 2012

Every step, person, and dollar raised makes a successful Walk MS. Walk MS is an opportunity to share a great experience with friends, family or co-workers. Have more fun and raise more dollars for the MS movement by starting or joining a team.

Donations raised directly help people affected by MS through support programs and services and cutting-edge research. The Upper Midwest Chapter (North Dakota, South Dakota, Iowa, and Minnesota) serves 17,000 people living with MS, and Walk MS **makes** a difference to each one.

The Walk MS 2012 is May 19 in South Dakota in the following cities: Aberdeen, Pierre, Rapid City, and Sioux Falls. To register for one of these walks, go to www.mymwalk.org and follow the links. You can also register by calling 800-582-5296, and then choose option 2.

Once you sign up, "like" the Walk MS Facebook page for South Dakota to get updates and fundraising ideas; participate in contests, win prizes and much more.

Contact Information

Bureau of Personnel

PMB 0141-1

Bureau of Personnel

500 East Capitol Avenue

Pierre, SD 57501

605.773.3148

1.877.573.7347, option 2

Email: benefitswebsite@state.sd.us

<http://benefits.sd.gov>

All benefit related questions.

DAKOTACARE

PO Box 7406

Sioux Falls, SD 57117-7406

1.800.831.0785

605.334-4000

Fax: 605.336.0270

www.dakotacare.com

MyFlexOnline.com

www.myflexonline.com

DAKOTACARE Access

<https://access.dakotacare.com/?Client=DD10028>

DAKOTACARE provides State employees with a system of member doctors and other health care providers as well as serves as third party administrator for the Health and Flexible Benefits Plan.

General Health and Flexible Benefits Plan information, including:

- Eligibility questions (for example, if a child is listed as a covered dependent)
- Questions about claims processing, appeals, coordination of benefits or third party liabilities
- Covered expenses and benefit level information
- Deductible and out-of-pocket expense information
- Plan limitations and exclusions
- "Balance" billing information

Health Plan information, including:

- A list of DAKOTACARE medical providers
- A list of participating Chiropractic Associates LTD of South Dakota (CASD) providers
- Additional I.D. cards

MyFlexOnline.com

Access to Dependent Care Spending Account, Medical Expense Spending Account and/or Health Rewards and Wellness Account:

www.myflexonline.com

DAKOTACARE Access

View your Explanation of Benefits (EOB) information Online. DAKOTACARE Access allows members secure electronic access to their personal DAKOTACARE-related claim information for health, flex, vision, major injury protection and hospital indemnity plans.

<https://access.dakotacare.com/?Client=DD10028>

Delta Dental

605.224.7345

1.800.627.3961

www.deltadentalsd.com

- Dental Claims
- Coverage Questions

HealthFitness

Attn: Customer Service-SOSD

1650 West 82nd Street

Suite 1100

Minneapolis, MN 55431

877.573.7347, option 3

www.liveforlife.net/hfit/sd

- Latitude Wellness Programs
- Health Assessment
- Health Advising
- Empowered Health Coaching
- Condition Management
- Asthma
- Back Pain
- Diabetes
- Heart Disease

Health Management Partners (HMP)

2301 West Russell Street
Sioux Falls, SD 57105
866.330.9886 or
605.333.9886

www.hmpsd.com

Express Scripts

Customer Service:

Phone: 1.866.212.9529
www.express-scripts.com

- Pre-authorization for a hospital confinement or other health services requiring pre-authorization and medical case management.
- Register for Our Healthy Baby www.ourhealthybaby.com or call 1.888.821.2242
- Questions about managed care
- Oncology

- Questions about the Prescription Network
- Step Therapy
- Pre-authorization

Private HealthCare Systems (PHCS)

1.888.865.7427
www.phcs.com

- Nationwide Provider Directory

The Benefits Newsletter provides South Dakota State Employee Health Plan Members with provisions of the benefit plans as well as the changes and updates. Members of the South Dakota State Employee Health Plan are responsible for staying informed of the changes that may affect their coverage.

Contact the Bureau of Personnel, Benefits Program at 773.3148 if there is a question or concern about an article in the newsletter.
Note: Please print attached newsletter for anyone without computer access.